

1 IN THE UNITED STATES BANKRUPTCY COURT FOR  
2 THE DISTRICT OF PUERTO RICO

3 IN RE:

4 RICARDO TORRES BAEZ  
5 DORELY PACHECO ARROYO

6 XXX-XX-3202

7 XXX-XX-2893

8 Debtor(s)

CASE NO. 05-09901 BKT

Chapter 13

9 FILED & ENTERED ON 02/04/2010

10 DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

11 It appearing that the debtor is entitled to a discharge.  
12 IT IS ORDERED:

13 The debtor is granted a discharge under section 1328(a) of title 11,  
14 United States Code, (the Bankruptcy Code).

15 In Ponce, Puerto Rico, this 04 day of February, 2010.

16   
17 Brian K. Tester  
18 U. S. Bankruptcy Judge

19 cc: All creditors

20 SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.  
21  
22  
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1 EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

2 This court order grants a discharge to the person named as the debtor after  
3 the debtor has completed all payments under the chapter 13 plan. It is not a  
4 dismissal of the case.

5 Collection of Discharged Debts Prohibited

6 The discharge prohibits any attempt to collect from the debtor a debt that  
7 has been discharged. For example, a creditor is not permitted to contact a debtor  
8 by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or  
9 other property, or to take any other action to collect a discharged debt from the  
10 debtor. [In a case involving community property:] [There are also special rules  
11 that protect certain community property owned by the debtor's spouse, even if  
12 that spouse did not file a bankruptcy case.] A creditor who violates this order  
13 can be required to pay any damages and attorney's fees to the debtor.

14 However, a creditor may have the right to enforce a valid lien, such as a  
15 mortgage or security interest, against the debtor's property after the  
16 bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.  
17 Also, a debtor may voluntarily pay any debt that has been discharged.

18 Debts That are Discharged

19 The chapter 13 discharge order eliminates a debtor's legal obligation to  
20 pay a debt that is discharged. Most, but not all, types of debts are discharged  
21 if the debt is provided for by the chapter 13 plan or is disallowed by the court  
22 pursuant to section 502 of the Bankruptcy Code.

23 Debts that are Not Discharged.

24 Some of the common types of debts which are not discharged in a chapter 13  
25 bankruptcy case are:

- 26 a. Debts that are in the nature of alimony, maintenance, or support;
- 27 a. Debts for most student loans;
- 28 b. Debts for most fines, penalties, forfeitures, or criminal restitution  
29 obligations;
- 30 c. Debts for personal injuries or death caused by the debtor's operation of a  
31 motor vehicle while intoxicated;
- 32 d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on  
33 which the last payment is due after the date on which the final payment  
34 under the plan was due; and
- 35 e. Debts for certain consumer purchases made after the bankruptcy case was  
36 filed if prior approval by the trustee of the debtor's incurring the debt  
37 was practicable but was not obtained.

38 This information is only a general summary of the bankruptcy discharge.  
39 There are exceptions to these general rules. Because the law is complicated, you  
40 may want to consult an attorney to determine the exact effect of the discharge in  
41 this case.

# CERTIFICATE OF NOTICE

District/off: 0104-3  
Case: 05-09901

User: reyesw  
Form ID: pdf001

Page 1 of 1  
Total Noticed: 21

Date Rcvd: Feb 04, 2010

The following entities were noticed by first class mail on Feb 06, 2010.

db/jdb +RICARDO TORRES BAEZ, DORELY PACHECO ARROYO, HC 6 BOX 2489, PONCE, PR 00731-9613  
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140  
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,  
SAN JUAN, PR 00918  
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
cr COOP A/C BARRANQUITAS, ARTURO GONZALEZ MARTIN, PO BOX 193377, SAN JUAN, PR 00919-3377  
cr POPULAR AUTO, ROSAMAR GARCIA FONTAN ESQ, PO BOX 362708, SAN JUAN, PR 00936-2708  
2224514 +ASSOCIATES FINANCE, 1 CITIBANK DR 201, SAN JUAN PR 00926-9600  
2265793 +Associates Finance, Fortuno & Fortuno Fas, PO Box 13665, San Juan PR 00908-3665  
2224515 +BANCO POPULAR DE PUERTO RICO, BANKRUPTCY DEPARTMENT, GPO BOX 36-6818,  
SAN JUAN PR 00936-6818  
2224516 CINGULAR WIRELESS, PO BOX 192830, SAN JUAN PR 00919-2830  
2224517 +COOP AC BARRANQUITAS, PO BOX 686, BARRANQUITAS PR 00794-0686  
2273957 POPULAR AUTO, CONSUMER BANKRUPTCY DEPT, PO BOX 366818, SAN JUAN PR 00936-6818  
2224520 +SPRINT, PO BOX 650338, DALLAS TX 75265  
2224522 +WESTERN AUTO, CENTRAL CREDIT OFFICE, PO BOX 51984, TOA BAJA PR 00950  
2276923 eCAST Settlement Corporation, assignee of, General Electric/JCPENNEY, P.O. Box 35480,  
Newark, NJ 07193-5480  
2274205 eCAST Settlement Corporation, assignee of, General Electric/SAM'S CLUB CONSUME,  
P.O. Box 35480, Newark, NJ 07193-5480

The following entities were noticed by electronic transmission on Feb 04, 2010.

2255177 E-mail/Text: maria.benabe@firstbankpr.com FIRST BANK,  
BANKRUPTCY DIVISION, P O BOX 9146, SAN JUAN PR 00908-0146  
2224518 E-mail/PDF: gecsed@recoverycorp.com Feb 04 2010 19:48:18 JC PENNEY, PO BOX 364788,  
SAN JUAN PR 00936-4788  
2224519 E-mail/PDF: gecsed@recoverycorp.com Feb 04 2010 20:03:44 SAMS CREDIT, PO BOX 105980,  
DEPARTMENT 77, ATLANTA GA 30353-5980  
2224521 +E-mail/PDF: gecsed@recoverycorp.com Feb 04 2010 20:03:43 WAL MART, PO BOX 960023,  
ORLANDO FL 32896-0023

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2010

Signature:

